

Figure 1: Setting-up of an account

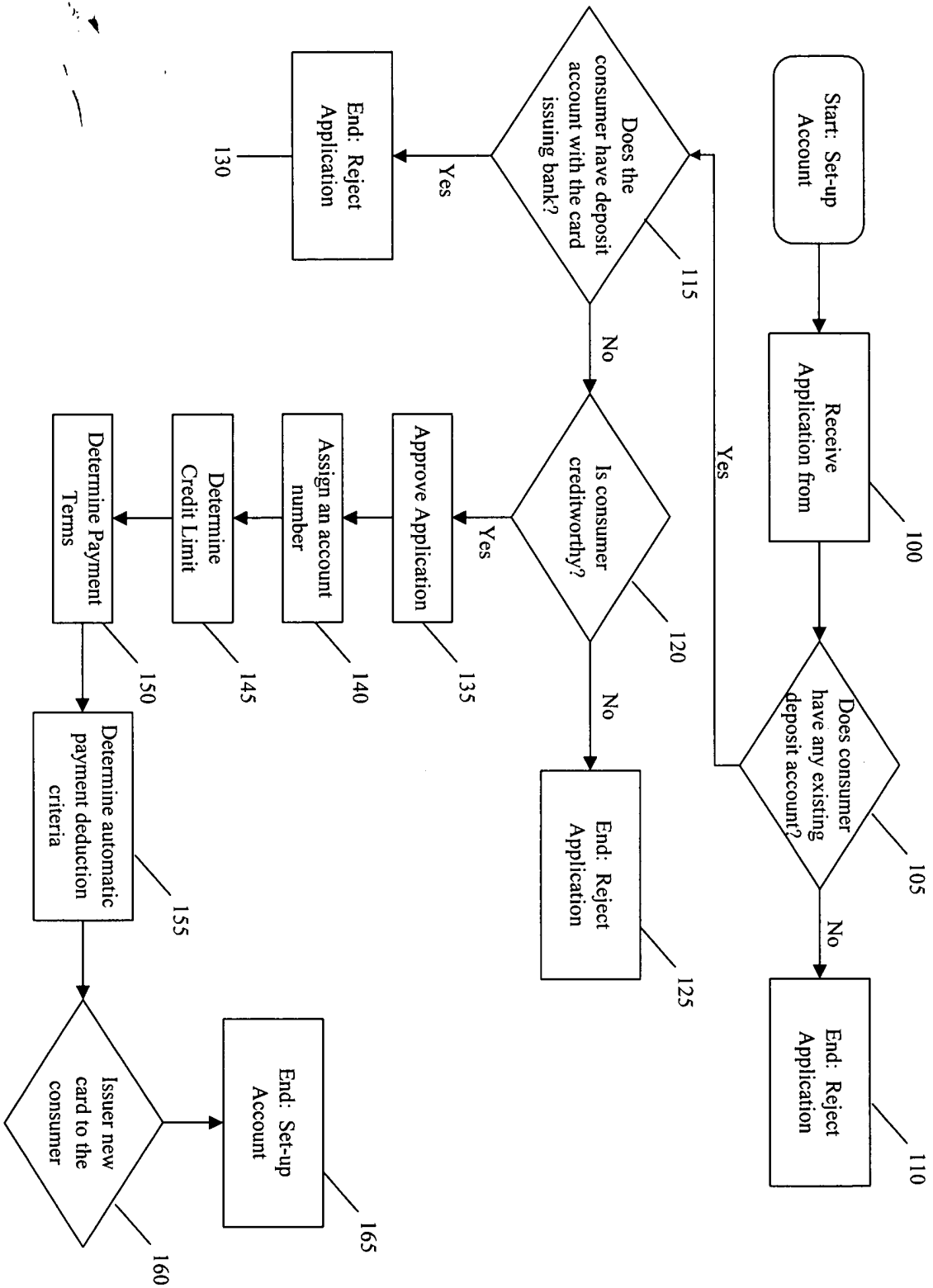


Figure 2: Transaction Processing

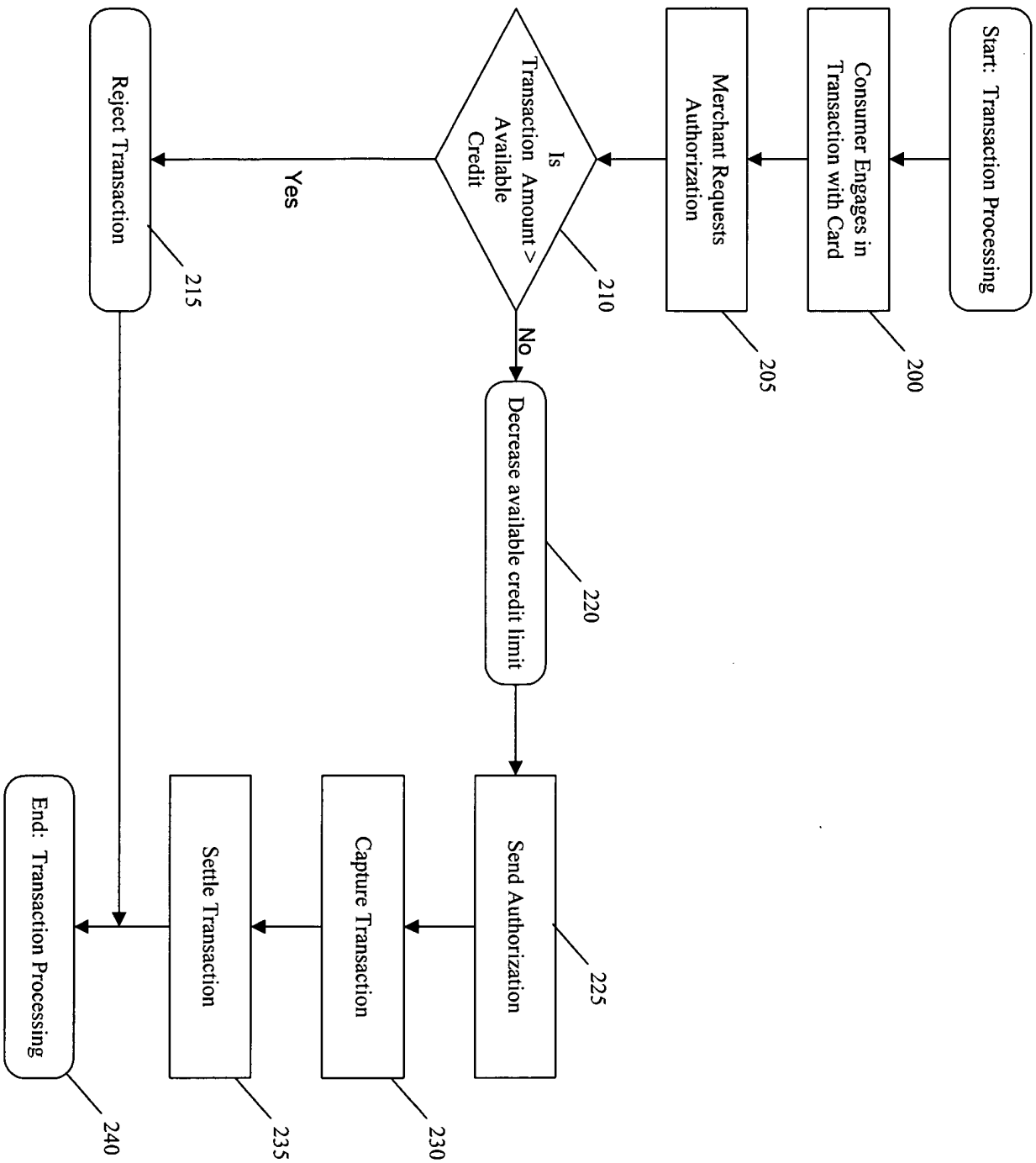


Figure 3: Process of Account Settlement

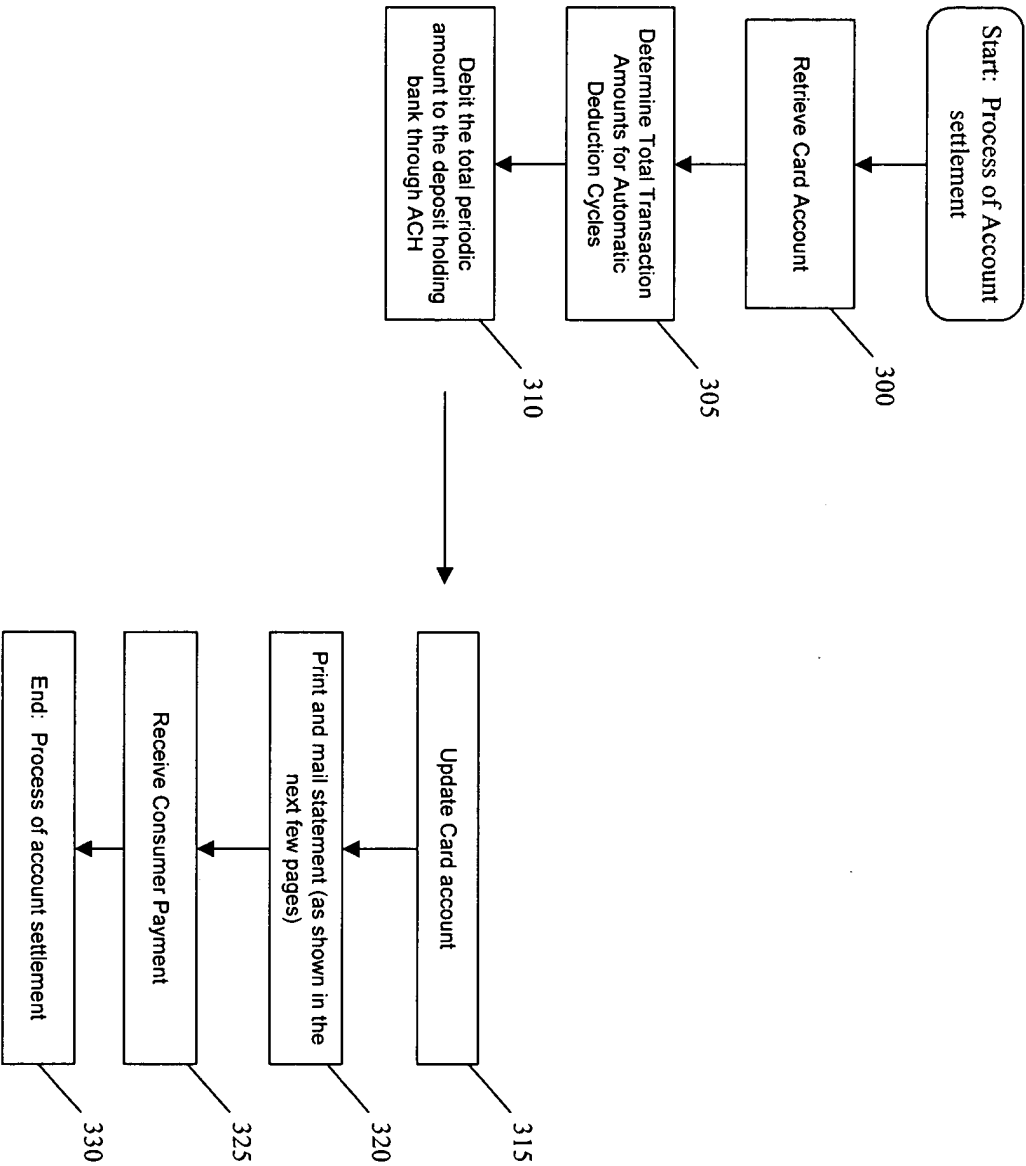


Figure 4: Account Statement

XYZ BANK MasterCard

BOB SMITH
 12 MAIN STREET
 NEW YORK, NY 12345

Account Number 5555 5555 5555 5555		Days in Billing Cycle 30 Days		Closing Date 05/01/02	
Total Card Activity \$969.00		Outstanding Balance \$00.00		Credit Limit \$5,000.00	
400	410	415	420	425	430
Transaction Date	Post Date	Ref No.	Transaction Detail	Charges	Credit
4/03/02	4/3/02	VL19	Harvey's Hats, New York, NY	\$206.00	
4/04/02	4/4/02	6A22	McDonald's	\$16.50	
4/06/02	4/6/02	8C14	Home Depot, Chester, PA	\$300.00	
	4/09/02	4481256	Automatic payment deduction from the deposit bank		\$520.50
4/08/02	4/08/02	XX500	Sam's Club, Elmsford, NY	\$150.00	
4/08/02	4/08/02	RK102	Exxon Mobil, Pelham, NY	\$26.00	
	4/16/02	5678910	Automatic payment deduction from the deposit bank		\$176.00
4/24/02	4/24/02	UI991	Exxon Mobil, Pelham, NY	\$30.00	
4/24/02	4/24/02	LP321	TJI Maxx, Cross County Mall, NY	\$42.50	
4/29/02	4/29/02	NM987	Bloomingdales, White Plains, NY	\$200.00	
	4/30/02	6543891	Automatic payment deduction from the deposit bank		\$272.50

Finance Charge Summary

	Average Daily Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	Periodic Finance Charges
Purchases	\$0.00	0.04107%	14.99%	\$0.00
Cash Advances	\$0.00	0.05477%	19.99%	\$0.00

Applicants: Winterer et al.
Title: Financial Transaction Card With
Automatic Payment Feature
Docket No. AP35651-070457.1675
Atty: Robert C. Scheinfeld
Tel. (212) 408-2512

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Account Number: 5555 5555 5555 5555

Statement Date: May 1, 2002

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Rewards Summary:	
Rewards from previous period:	28,600
Add: Rewards from this period:	969
Minus: Rewards redeemed this period:	00
Total rewards accumulated:	<u>29,569</u>